

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
PATENT APPLICATION EXAMINING OPERATIONS

Applicant: Saylor et al. Group Art Unit:
Serial No.: Examiner:
Filed: concurrently herewith Docket No.: DWA:Single1
Title: SINGLE SOURCE MONEY MANAGEMENT SYSTEM

INFORMATION DISCLOSURE STATEMENT
IN ACCORDANCE WITH 37 CFR §1.98

Law Office of Karen Dana Oster, LLC
PMB 1020
15450 SW Boones Ferry Rd. #9
Lake Oswego, OR 97035
November 3, 2003

Mail Stop PATENT APPLICATION
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Applicants submit herewith copies of patents of which they are aware and which they desire to have considered by the Patent Office in accordance with 37 CFR §1.97. In accordance with 37 CFR §1.97(b)(1), this Information Disclosure Statement is being submitted together with the filing of the above-identified application.

In accordance with 37 CFR §1.97(h), the filing of this Information Disclosure Statement will not be regarded as an admission that any patent or patents, or other art referred to herein is, or is considered to be, material to patentability under 37 CFR §1.56(b) unless specifically designated as such.

A list of the patents and other references are set forth on the attached pages of Form PTO/SB/08. Based on the PTO's waiver of the requirement under 37 CFR 1.98 (a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication applicants are not submitting copies of such references. Applicants submit copies of all foreign patent documents and non-patent literature of which they are aware in accordance with 37 CFR 1.98(a)(2).

References may have been discussed in the Background of the Invention.

The person making this statement is the attorney who signs below on the basis of the information supplied by the inventor and the information in the file.

Respectfully submitted,



Karen Dana Oster
Reg. No. 37,621
Of Attorneys of Record
Tel: (503) 810-2560

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STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 3

Complete if Known

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|------------------------|------------------|
| Application Number | |
| Filing Date | November 3, 2003 |
| First Named Inventor | Saylors |
| Art Unit | |
| Examiner Name | |
| Attorney Docket Number | DWA:Single1 |

U. S. PATENT DOCUMENTS

| Examiner Initials* | Cite No. ¹ | Document Number | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
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Sheet 2 of 3**Complete if Known**

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| Application Number | |
| Filing Date | November 3, 2003 |
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Application Number

Filing Date

November 3, 2003

First Named Inventor

Saylor

Art Unit

Examiner Name

Attorney Docket Number

DWA:Single1

NON PATENT LITERATURE DOCUMENTS

| Examiner Initials* | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
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